

2009 COMPARISON OF PAAD & SENIOR GOLD

TOLL FREE 1-800-792-9745

Pharmaceutical Assistance to the Aged and Disabled program www.NJPAAD.gov	Senior Gold Prescription Discount program www.NJSRGOLD.gov
Income limit: less than \$24,432 (single) less than \$29,956 (married)	Income limit: between \$24,432 and \$34,432 (single) between \$29,956 and \$39,956 (married)
Funded by Casino Revenue & General Fund.	Funded by General Fund.
ID Number starts with 6 .	ID Number starts with 7 .
PAAD co-pay is: <ul style="list-style-type: none"> • \$6 per covered generic drug • \$7 per covered brand name drug. 	Senior Gold co-pay is \$15 + 50% of the remaining cost of the prescription or actual drug cost, whichever is less. (Co-pay will change with change in drug price.)
Catastrophic cap does not apply.	Catastrophic cap: \$2,000 (single) \$3,000 (married) Once the beneficiary's annual out of pocket expenses reach the catastrophic cap, co-pay is \$15 (or the reasonable cost of the drug, whichever is less) for the balance of that eligibility period.
If Medicare-eligible, must enroll in a Medicare Part D Prescription Drug Plan unless prohibited from doing so.	If Medicare-eligible, must enroll in a Medicare Part D Prescription Drug Plan unless prohibited from doing so.
<u>Example of co-pay with Medicare Part D:</u> Part D co-pay is \$25. A PAAD beneficiary's actual co-pay on that \$25 would be \$6 for generic drug or \$7 for brand name drug.	<u>Example of co-pay with Medicare Part D:</u> Part D co-pay is \$25. The actual co-pay on that \$25 for a Senior Gold beneficiary who hasn't yet reached the Senior Gold catastrophic cap would be \$20: \$15 Senior Gold co-pay (\$25 - \$15 = \$10) plus 50% of remaining cost of drug (50% of \$10 = \$5). Senior Gold beneficiary is paying \$15 + \$5 in this example for a total co-pay of \$20.
Requires Mandatory Generic Substitution for all brand versions of multi-source drugs unless the prescriber obtains prior authorization by providing medical justification for the brand version.	Requires Mandatory Generic Substitution for all brand versions of multi-source drugs unless the prescriber obtains prior authorization by providing medical justification for the brand version.
Third-party insurance must be billed BEFORE PAAD.	Third-party insurance must be billed BEFORE Senior Gold.
PAAD DOES NOT pay for diabetic testing supplies (for example, test strips & lancets).	Senior Gold DOES NOT pay for diabetic testing supplies (for example, test strips & lancets).